

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Daniel Michael Ring  
 Daniel Michael Ring  
 Debtors

Case No. 19-13769-amc  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0313-4

User: Keith  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Jul 19, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2019.

db +Daniel Michael Ring, MAILING ADDRESS, PO Box 172, East Texas, PA 18046-0172  
 db Daniel Michael Ring, 1790 Willow Spur, East Texas, PA 18046  
 tr +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,  
 Allentown, PA 18101-1603  
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601  
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520  
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401  
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300  
 ust +United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502,  
 Philadelphia, PA 19106-2908  
 14355148 Bebraskaland, 335 Food Center Drive, Building G, Bronx, NY 10474  
 14346036 +CFG Merchant Solutions, 180 Maiden Lane, 15th Floor, New York, NY 10038-5150  
 14346039 +Ehrlich Pest Control, 405 Allentown Drive, Allentown, PA 18109-9144  
 14355147 +Euler Hermes, 800 Red Brook Blvd., Suite 400C, Owings Mills, MD 21117-5190  
 14346040 ++FORWARD FINANCING, 100 SUMMER ST SUITE 1175, BOSTON MA 02110-2138  
 (address filed with court: Forward Financing, 100 Summer Street, Suite 1175,  
 Boston, MA 02110)  
 14346042 +Itriaventures LLC, 462 Seventh Avenue 20th Fl, New York, NY 10018-7423  
 14346043 +JPMCB Card, PO Box 15298, Wilmington, DE 19850-5298  
 14346046 +Mantis/Cresthill Capital, 80 Pine Street, New York, NY 10005-1710  
 14346047 +Midland Funding, 350 Camino De La Reign 5, San Diego, CA 92108-3007  
 14346048 +Northeast Revenue Service, 17 S. 7th Street, Room 120, Allentown, PA 18101-2401  
 14346049 One Main Financial, 3521 Hamilton Blvd, Allentown, PA 18103  
 14346051 +PPL Electric, 2 North 9th St., CPC-GENN1, Allentown, PA 18101-1139  
 14346052 PPL Electric, P.O. Box 25239, Lehigh Valley, PA 18002-5239  
 14346050 +Pocono Pro Foods, PO Box 669, Stroudsburg, PA 18360-0669  
 14340725 +Scott M. Klein, Esq., Brown McGarry Nimeroff LLC, 158 W. Gay Street, Suite 200,  
 West Chester, PA 19380-2907  
 14346054 +TD Bank, PO Box 5093, Mount Laurel, NJ 08054-5093  
 14346055 Trio Provisions & Seafood Inc., 1800 Willow Spur, Macungie, PA 18062  
 14346056 +Unifirst Uniform Services, 155 Nestle Way, Breinigsville, PA 18031-1526

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 aty E-mail/Text: tlightner@lightnerlaw.com Jul 20 2019 03:08:56 THOMAS L. LIGHTNER,  
 Lightner Law Offices, P.C., 4652 Hamilton Blvd., Allentown, PA 18103

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 20 2019 03:10:46 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14346032 +E-mail/Text: backoffice@affirm.com Jul 20 2019 03:11:23 Affirm, Inc.,  
 30 Isabella Street, Floor 4, Pittsburgh, PA 15212-5862  
 14346033 +EDI: TSYS2.COM Jul 20 2019 06:58:00 Barclays Bank, PO Box 8803,  
 Wilmington, DE 19899-8803  
 14346034 +EDI: CAPIO.COM Jul 20 2019 06:58:00 Capio Partners LLC, 2222 Texoma Parkway, Suite 150,  
 Sherman, TX 75090-2481  
 14346035 +EDI: CAPITALONE.COM Jul 20 2019 06:58:00 Capital One, P.O. Box 71083,  
 Charlotte, NC 28272-1083  
 14355007 +EDI: AIS.COM Jul 20 2019 06:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,  
 Oklahoma City, OK 73118-7901  
 14346037 +EDI: RCSFNBMARIN.COM Jul 20 2019 06:58:00 Credit One Mastercard, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 14346038 +EDI: RCSFNBMARIN.COM Jul 20 2019 06:58:00 Credit One Visa, PO Box 60500,  
 City of Industry, CA 91716-0500  
 14346041 +EDI: IRS.COM Jul 20 2019 06:58:00 Internal Revenue Service, PO Box 8208,  
 Philadelphia, PA 19101-8208  
 14346044 E-mail/Text: bncnotices@becket-lee.com Jul 20 2019 03:09:41 Kohls Payment Center,  
 PO Box 2983, Milwaukee, WI 53201-2983  
 14340724 +E-mail/Text: bankruptcy@ful.com Jul 20 2019 03:11:24 Lafayette Ambassador Bank,  
 P Box 25091, Lehigh Valley, PA 18002-5091  
 14358938 +EDI: AGFINANCE.COM Jul 20 2019 06:58:00 Onemain, PO Box 3251, Evansville, IN 47731-3251  
 14346270 +E-mail/Text: RVSVBICNOTICE1@state.pa.us Jul 20 2019 03:10:17  
 Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946,  
 Harrisburg, PA 17128-0946

TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty\* +SCOTT F. WATERMAN (Chapter 13), Chapter 13 Trustee, 2901 St. Lawrence Ave., Suite 100,  
 Reading, PA 19606-2265  
 smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14346045\* +Lafayette Ambassador Bank, P Box 25091, Lehigh Valley, PA 18002-5091  
 14355149\* Pennsylvania Dept. of Revenue, Bankruptcy Division, PO Box 280946,  
 Harrisburg, PA 17128-0946

District/off: 0313-4

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14346053\* +Scott M. Klein, Esq., Brown McGarry Nimeroff LLC, 158 W. Gay Street, Suite 200,  
West Chester, PA 19380-2907

TOTALS: 0, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 21, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 19, 2019 at the address(es) listed below:

SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)  
ECFMail@ReadingCh13.com, ecf\_frpa@trustee13.com  
SCOTT M. KLEIN on behalf of Creditor Lafayette Ambassador Bank sklein@bmnlawyers.com,  
kpower@bmnlawyers.com;keckman@bmnlawyers.com  
THOMAS L. LIGHTNER on behalf of Debtor Daniel Michael Ring tlightner@lightnerlaw.com,  
sbennett@lightnerlaw.com;lightnertr50447@notify.bestcase.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Daniel Michael Ring</b>	Social Security number or ITIN	<b>xxx-xx-5653</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Daniel Michael Ring</b>	Social Security number or ITIN	<b>xxx-xx-5653</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	<b>Eastern District of Pennsylvania</b>	Date case filed for chapter	<b>13 6/12/19</b>
Case number:	<b>19-13769-amc</b>		

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**\*\*Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing\*\***

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Daniel Michael Ring	Daniel Michael Ring
2. All other names used in the last 8 years		
3. Address	1790 Willow Spur East Texas, PA 18046	MAILING ADDRESS PO Box 172 East Texas, PA 18046
4. Debtor's attorney Name and address	THOMAS L. LIGHTNER Lightner Law Offices, P.C. 4652 Hamilton Blvd. Allentown, PA 18103	Contact phone (610) 530-9300 Email: <a href="mailto:tlightner@lightnerlaw.com">tlightner@lightnerlaw.com</a>
5. Bankruptcy trustee Name and address	SCOTT F. WATERMAN (Chapter 13) Chapter 13 Trustee 2901 St. Lawrence Ave. Suite 100 Reading, PA 19606	Contact phone (610) 779-1313 Email: <a href="mailto:ECFMail@ReadingCh13.com">ECFMail@ReadingCh13.com</a>
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	400 Washington Street Suite 300 Reading, PA 19601	Hours open: Philadelphia Office --- 8:30 A.M. to 5:00 P.M. Reading Office --- 8:00 A.M. to 4:30 P.M.  Contact phone (610)2085040  Date: 7/19/19

**For more information, see page 2**

Debtor **Daniel Michael Ring** and **Daniel Michael Ring**

Case number **19-13769-amc**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>August 13, 2019 at 02:00 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>Bar Association of Lehigh County, Meeting Rooms – Lower Level, 1114 West Walnut Street, Allentown, PA 18102</b>
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"> <li>a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>  <b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	<b>Filing deadline: 10/12/19</b>  <b>Filing deadline: 8/21/19</b> <b>Filing deadline: 12/9/19</b>  <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. This plan proposes payment to the trustee of \$307.00 per month for 60 months. The plan is enclosed. The hearing on confirmation will be held on: <b>10/2/19 at 10:00 AM</b> , Location: <b>Courtroom 1, Third Floor, The Madison, 400 Washington Street, Reading, PA 19601</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	